

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: PETER N. RAGUSA	§	Case No. 09-70679
MARIA A. RAGUSA	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 02/27/2009.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/02/2009.
- 5) The case was dismissed on 09/18/2009.
- 6) Number of months from filing or conversion to last payment: 6.
- 7) Number of months case was pending: 8.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$47,463.86.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 4,956.00	
Less amount refunded to debtor	\$ 1,804.74	
NET RECEIPTS		\$ 3,151.26

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,000.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 151.26	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 3,151.26
Attorney fees paid and disclosed by debtor:	\$ 774.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JONES & HART LAW OFFICE	Lgl	3,500.00	3,774.00	3,774.00	3,000.00	0.00
KANE COUNTY COLLECTOR	Uns	0.00	NA	NA	0.00	0.00
KANE COUNTY COLLECTOR	Uns	0.00	NA	NA	0.00	0.00
STARWOOD PORTFOLIO SERVICES	Uns	20,000.00	25,304.48	0.00	0.00	0.00
STARWOOD PORTFOLIO SERVICES	Uns	15,000.00	16,469.30	0.00	0.00	0.00
TIMBERLINE TOWNHOME ASSOC.	Uns	0.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK	Uns	0.00	368,349.25	0.00	0.00	0.00
WILSHIRE CREDIT CORPORATION	Sec	0.00	685,550.50	0.00	0.00	0.00
AMERICAN EXPRESS BANK FSB	Uns	21,958.84	22,431.49	22,431.49	0.00	0.00
BANK OF AMERICA NA & MBNA	Uns	8,631.00	7,101.69	7,101.69	0.00	0.00
PORTFOLIO RECOVERY	Uns	2,500.00	8,852.78	8,852.78	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	56,000.00	57,060.44	57,060.44	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	786.00	909.56	909.56	0.00	0.00
ECAST SETTLEMENT	Uns	1,206.07	1,269.18	1,269.18	0.00	0.00
ECAST SETTLEMENT	Uns	577.55	608.87	608.87	0.00	0.00
ECAST SETTLEMENT	Uns	17,719.00	18,173.64	18,173.64	0.00	0.00
UNITED GUARANTY COMMERCIAL	Uns	19,928.00	19,953.15	19,953.15	0.00	0.00
UNITED GUARANTY COMMERCIAL	Uns	22,690.00	22,718.76	22,718.76	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
UNITED GUARANTY COMMERCIAL	Uns	31,124.67	34,197.25	34,197.25	0.00	0.00
CITICARD	Uns	7,111.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES LP	Uns	3,228.00	3,363.42	3,363.42	0.00	0.00
PREMIER BANKCARD/CHARTER	Uns	286.00	401.15	401.15	0.00	0.00
GE CONSUMER FINANCE	Uns	3,469.00	3,545.07	3,545.07	0.00	0.00
GMAC	Sec	0.00	33,283.10	0.00	0.00	0.00
HOME DEPOT	Uns	2,492.00	NA	NA	0.00	0.00
IDAPP	Uns	40,285.00	40,285.00	40,285.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS,	Uns	605.00	700.15	700.15	0.00	0.00
MERCHANTS CREDIT GUIDE CO.	Uns	0.00	NA	NA	0.00	0.00
NISSAN- INFINITI LT	Sec	0.00	19,840.16	0.00	0.00	0.00
T-MOBILE	Uns	382.09	182.09	182.09	0.00	0.00
PORTFOLIO RECOVERY	Uns	4,085.00	4,064.33	4,064.33	0.00	0.00
US DEPARTMENT OF EDUCATION	Uns	1,612.61	1,353.22	1,353.22	0.00	0.00
PORTFOLIO RECOVERY	Uns	1,236.00	1,293.71	1,293.71	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	0.00	2,633.10	2,633.10	0.00	0.00
BANK OF AMERICA NA & MBNA	Uns	0.00	57,060.44	57,060.44	0.00	0.00
COOK COUNTY TREASURES	Uns	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 0.00	\$ 0.00	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 308,158.49	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 3,151.26	
Disbursements to Creditors	\$ 0.00	
TOTAL DISBURSEMENTS:		\$ 3,151.26

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 11/23/2009

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.